

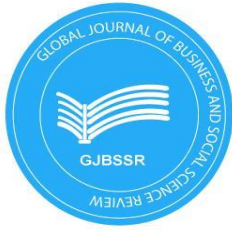
Global Journal of Business and Social Science Review

GJBSSR

Vol. 4 (1) October-December 2015



A Scientific Journal Published By Global Academy of Training & Research ©



Global Journal of Business and Social Science Review

About the Journal

Global Journal of Business and Social Science Review (GJBSSR) best practices in finance and accounts diversity, research, academia and social sciences. It is directly beneficial for research scholar, academicians, trainers, policy makers and finance professionals. The journal publishes high-quality research papers in business, social science and their interface. All empirical methods are included but not limited to, qualitative, quantitative, experimental, and combination methods.

GJBSSR provides a forum for the exchange of knowledge among academicians and researchers for advancement of research in financial management. We prefer empirically oriented papers, but do not exclude review articles or theoretical contributions provided that they are of high quality and relevant to the journal's aims. Among empirical papers, we prefer those that are relevant to a broad international audience, i.e., papers covering a range of countries or analyzing topics that are clearly relevant outside a single country.

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GJBSSR accepts submission of mainly four types: original articles, short communications, reviews, and proposals for special issues.

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GJBSSR aims to persuade Malaysian academic journal publishers to publish their journals on the web and to enhance access to the contents of their journals to the worldwide community, in addition to develop the visibility of contents, consequently, hopeful convention moreover generating credentials to articles published.

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Areas relevant to the scope of the GJBSSR include *Accounting, Law, Finance, Education, Banking, Political Science, Economics, Psychology, Management, Communication & Culture, Marketing and Society*.

GJBSSR

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Editorial Office:

**Global Academy of Training &
Research (GATR)**

Suite 15, Taman Bukit Angkasa, Jalan
Pantai Dalam, 59200 Kuala Lumpur
Tel: +603-2201 1665 Mob: +6017-369 0275
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Foreword

Global Journal for Business & Social Science Review (GJBSSR) is a refereed international quarterly journal which has an advisory panel from the world's leading universities and business schools. The journal welcomes articles in all areas of Management and Business. Both theoretical and applied manuscripts are considered for the journal. The journal employs double blind and peer reviewed process. The primary goal of GJBSSR is to provide opportunities for Academicians and Corporate leaders from various business related fields in a global realm to publish their paper in one source.

In order to bring quality to the published work in GJBSSR, we have established an internationally renowned large Editorial Board, consisting of excellent scholars and well-qualified subject specialists. This is to ensure that the research published is filtered through a double-blind peer review process, thus bringing accuracy, clarity and quality to the work published.

This issue contains 59 articles. The authors of these articles come from different countries, namely, Australia, Britain, Egypt, India, Indonesia, Malaysia, Nigeria, Saudi Arabia, Singapore and UAE. The articles cover a wide range of topics, from Accounting, Finance, Banking, Marketing, Economics, Management, Law, Education, Political Science, Communication & Culture, Psychology and Society.

I sincerely hope that this journal will contribute to furthering business and social sciences research by exploring alternative methods, frameworks and issues, and delegates' career development in particular.

Furthermore, the GJBSSR is getting more international each year, which is an indicator that is getting worldwide known and recognized. Scholars from all over the world contributed to the issue of the journal. Special thanks are to all the reviewers, the member of international editorial board and editorial staff.

I hope that you will enjoy reading the papers.

Best regards,

Editor In Chief

Kashan Pirzada, CA, MBA, MA, MS, PhD.

Global Academy of Training & Research (GATR), Malaysia.

E-mail address: kashan@gatrenterprise.com

Utilization Of Productive *Zakat* Model On Poverty Reduction in Jember Regency

Ririn Irmadariyani^{1*}, Andriana²

¹ Faculty of Economics, University of Jember
Jl. Kalimantan No. 37 Campus Bumi Tegal Boto, 68121, Jember, Indonesia

² Faculty of Economics, University of Jember
Jl. Kalimantan No. 37 Campus Bumi Tegal Boto, 68121, Jember, Indonesia

ABSTRACT

The objectives of the research were (1) to determine and to analyze the problems in managing productive *zakat*, (2) to seek the factors constraining the success and the failure in managing productive *zakat*, and (3) to find utilization of productive *zakat* model. This is a survey, qualitative exploratory, and action research conducted in Jember Regency. Data were analyzed using descriptive exploratory method, from the primary and secondary data, and were processed and analyzed using the triangulation data method. According to the research findings, there were six *zakat* foundations (*amil zakat*) in Jember, namely: LAZ of the Ministry of Religion of Jember, Lazismu, Azka, BMH, Yatim Mandiri, and YDSF. The research results showed that the problem faced by each foundation was in distributing productive *zakat* to the different *zakat* receivers. The most frequent obstacle encountered by *amil zakat* foundations in the distribution of productive *zakat* was the human resources problem, especially for the training and supervision. The research then developed a model to minimize the weaknesses in the distribution of productive *zakat* by involving the local government and the academicians.

Keywords: *zakat*; productive *zakat*; utilization of productive *zakat* model; poverty reduction.

1. Introduction

Nowadays, almost all developed countries called for social security programs. The state must provide minimum economic security for all citizens. The term commonly used for a minimum guarantee is social security. So far, there has been no clear and unequivocal distinction between the social security and other rules to reduce inequality, such as hospital care, physician consultations, treatment and free education, and subsidies for food and housing for the lower class society. Commonly, the things included in the social security rules are only in the plan to provide financial well-being for people who suffer from economic difficulties, such as insurance against unemployment and patient, pension benefits for the elderly, insurance for the blind people, war victims, and others (Abdul, 1993).

Multidimensional crisis occurred in Indonesia had increased the number of poor people. On a larger scale, the crisis had put Indonesia in the default position of the international community. Facing this situation, we need economic efforts to help strengthen the Indonesian economy. Islam is a religion that promotes social sensitivity. One characteristic of a good Moslem is a Moslem who cares about others, who has social piousness values. Islam teaches the relationship between economic policy and social realities through the obligation of *zakat*.